

What is claimed is:

1. A system for processing a record identifying a liability of a financially responsible party, comprising:

an acquisition processor for acquiring a record identifying a portion of a charge  
5 related to a service provided to a particular patient by a health provider organization;  
a data processor for:

identifying a party financially responsible for said charge portion  
and for identifying an account type associated with said charge portion,  
using predetermined rules;

10 determining whether an account of said type exists for said  
identified financially responsible party; and

initiating creation of an account of said type in response to a  
determination an account of said type does not exist; and

15 a record processor for associating said acquired record with said account of said  
type.

2. A system according to claim 1, wherein:

said account of said type is associated with a business office of said health  
provider organization and

20 said financially responsible party is a guarantor undertaking to pay said charge  
portion.

3. A system according to claim 2, wherein said charge portion comprises a  
portion of said charge related to said service provided to said particular patient by said  
health provider organization and said charge portion is un-reimbursable under medical  
insurance of said particular patient.

25 4. A system according to claim 2, wherein said record processor  
accumulates records of charge portions related to services provided to said particular

patient in a record representing said account of said type to determine financial liability of said guarantor payable to said business office.

5. A system according to claim 4, wherein said record processor accumulates records of charge portions related to services provided to a plurality of patients in a record representing said account of said type to determine financial liability of said guarantor payable to said business office.

6. A system according to claim 1, wherein:  
said acquisition processor acquires a second record identifying a financial sum received in payment of at least a partial amount of said charge portion, and  
said record processor associates said acquired second record with said account of said type.

7. A system according to claim 1, wherein said data processor identifies said account type by matching characteristics of said acquired record with characteristics identifying a predetermined account type, said characteristics including at least one of, (a) a health provider organization owed said charge portion, (b) a health provider organization providing said service, (c) a service identifier identifying said provided service type, (d) a primary diagnosis identifier associated with said provided service, (e) a special or very important person (VIP) indicator, (f) a credit rating from said financially responsible party, (g) a name of said financially responsible party and (h) a health provider organization identifier.

8. A system according to claim 1, wherein said data processor identifies said account type using said predetermined rules and said predetermined rules are applied in response to characteristics including at least one of, (a) a rule start date, (b) a rule termination date and (c) a sequence number used by the system to determine a sequence of applying rules.

9. A system according to claim 1, wherein said charge portion comprises a part or an entirety of said charge.

10. A system according to claim 1, wherein said data processor determines whether said account of said type exists for said identified financially responsible party by matching account type and financially responsible party identification information with stored account type and financially responsible party data.

11. A system for processing a record identifying a liability of a guarantor undertaking to pay at least a portion of a charge for a service, comprising:

an acquisition processor for acquiring a record identifying a portion of a charge related to a service provided to a particular customer by a service provider organization; a data processor for:

identifying a guarantor for said charge portion and for identifying an account type associated with said charge portion, using predetermined rules;

determining whether an account of said type exists for said identified guarantor; and

initiating creation of an account of said type in response to a determination an account of said type does not exist; and a record processor for associating said acquired record with said account of said type.

12. A system according to claim 11, wherein:

said data processor associates said account of said type with a business office in response to command; and

said record processor associates said acquired record with said account of said type and said business office.

13. A system according to claim 12, wherein said data processor removes an association of said account of said type with a previous business office in response to command.

14. A method for processing a record identifying a liability of a financially responsible party, comprising the activities of:

5 acquiring a record identifying a portion of a charge related to a service provided to a particular customer by a provider organization;

10 identifying a party financially responsible for said charge portion and for identifying an account type associated with said charge portion, using predetermined rules;

determining whether an account of said type exists for said identified financially responsible party;

initiating creation of an account of said type in response to a determination that an account of said type does not exist; and

15 associating said acquired record with said account of said type.

15. A method for processing a record identifying a liability of a guarantor undertaking to pay at least a portion of a charge for a service, comprising the steps of:

acquiring a record identifying a portion of a charge related to a service provided to a particular patient by a health provider organization;

20 identifying a guarantor for said charge portion and identifying an account type associated with said charge portion, using predetermined rules;

determining whether an account of said type exists for said identified guarantor;

initiating creation of an account of said type in response to a determination that an account of said type does not exist; and

25 associating said acquired record with said account of said type.